



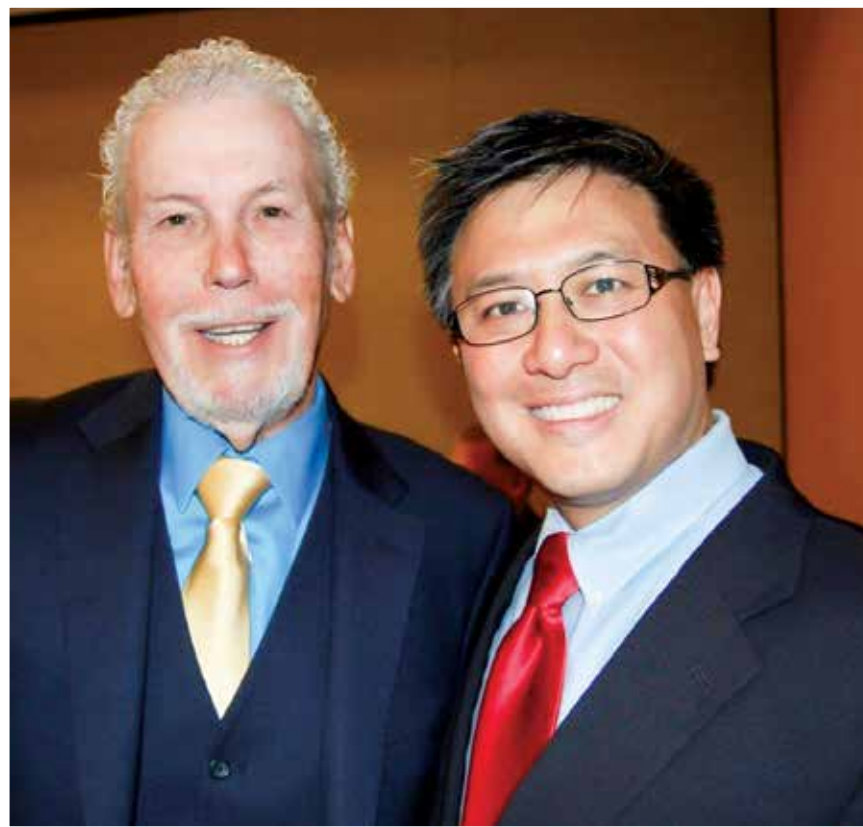
California State RETIREE



Vol. XXX No. 3

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MARCH 2016



Discussing the state's finances

California State Retirees President Tim Behrens posed with state Treasurer John Chiang after Chiang updated state retirees on the state's fiscal health at CSR's Board of Directors meeting in Sacramento Feb. 25. See more photos from the meeting on Pages 8 and 9.

CalPERS long-term care suit is granted class-action status

A court ruling in February cleared the way for about 140,000 people to pursue a class-action suit in connection with enormous rate hikes in the CalPERS Long-term Care Program.

The ruling is a victory for CalPERS retirees, employees and their family members who purchased certain high-end CalPERS Long-Term (LTC) insurance policies that were recently subjected to premium hikes of up to 85 percent.

The class-action status streamlines legal action against CalPERS and pools resources, but it does not guarantee the outcome for plaintiffs, acknowledged Sacramento attorney Stuart Talley in an interview with the *California State Retiree*.

"We understand how critical it is to file motions to expedite a trial date," Talley said, noting that many of the plaintiffs are senior citizens. "We have more discovery to do and need to get depositions from actuaries and board members, especially those who were there from the start. We are aware that moving this along is important."

The lawsuit, which was filed in Los Angeles Superior Court in 2013, alleges that CalPERS promised many of its policy holders that the premiums for its LTC policies were fixed for life and would never rise. The complaint also alleges that at the time CalPERS made these promises, it had underpriced its policies and knew, or should have known, that premiums were certain to rise in the future. Additionally, the plaintiffs charge that CalPERS

mismanaged investments from the LTC fund, putting much of the money in the stock market instead of in more conservative investments.

The complaint asserts that CalPERS breached contracts and violated its fiduciary duty to state and local government employees who purchased policies from CalPERS between 1995 and 2004 for coverage of nursing home care, assisted living and other long-term care services.

After several rate hikes over the years, the program continued losing money, and CalPERS announced up to 85 percent in premium increases for high-end plans, phased in over two years starting in 2015.

Some policy holders reduced their coverage to mitigate the increases and others dropped them altogether.

Talley said all current and former policy holders who faced the rate increases will automatically be included in the class-action suit.

"They don't need to do anything. They can just sit at home and wait for a notification letter that we will send them, and they can opt out if they want. If they do nothing, they will be included," Talley said.

The lawsuit seeks various forms of relief including damages, a return of all premiums paid by class members, and an order from the court to prevent CalPERS from increasing premiums. The CalPERS pension fund would not be affected by any plaintiff settlement or award, said Talley, but he said the



Stuart Talley

continued on page 9

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Have you ever campaigned for a candidate or a cause?

The views expressed are those of the respondents. Some of the statements and statistics may be up for debate. Send your letters to tlundholm@californiastateretirees or Trinda Lundholm, 1108 O St., Suite 300, Sacramento CA 95814.



"One of my early memories of political work as a CSEA activist dates back to the mid-80s and EPIC with Harold Rose and Dick Mesa. I recall flying with Dick in a two-seater airplane to Porterville to put on a political training for activists.

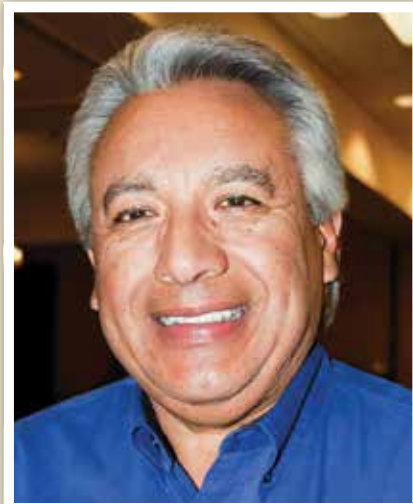
"One year we organized a voter registration drive at the state buildings in downtown Sacramento. We had a lot of fun getting members active and working on campaigns.

"In recent years, I have worked as campaign staff to keep San Francisco from privatizing jail health care services and in Rialto against a plan to privatize the water system.

"These days my husband and I are very active in the Bernie Sanders for President campaign. We hold house parties, co-sponsor community events, raise money, donate money, have yard signs out, hand out stickers, and generally Feel the Bern!

"An easy way to become involved is to work on a local issue - traffic congestion, water rate increases, cell phone towers - whatever you see as a problem. If you are interested enough to take that next step of going to a City Council or County Board of Supervisors meeting and speak up or work with neighbors to fight for or against an issue, you will meet and get to know the next generation of politicians who will step up and run for statewide offices as others term out."

– **Susanne V. Paradis**
Chapter 36 President
La Selva Beach



"My mother and father, Teodora and Gaspar, were my earliest role models for participation in the election process. I give them full credit for my 'genetic activism.'

"When we lived in Corpus Christi, Texas, in the 1950s, I remember as a child being with them when they paid their poll tax and exercised their right to vote.

"They were both very proud to be Americans and worked countless hours at local election polls for many years.

"The first campaign I became actively involved was George McGovern's in 1972 in his run for President of the United States. Although Senator McGovern did not win the election, the fire in my spirit was lit and it continues to burn brightly today. After seeing and living through this vivid period of American history, I developed a greater passion to continue 'the good fight' and never give up!

"Over the years, I have campaigned (e.g., walked precincts, telephone banked, raised funds) for many candidates in local, state and national elections, including Jerry Brown for governor in the 20th Century, and again in the 21st Century. Probably the most rewarding campaign I participated in was Barack Obama for president in 2008, and his reelection in 2012. On both occasions, I felt proud to be an American and to have done my part to make it happen!

"I've received awards for my many hours of campaigning for union-endorsed candidates and issues, and I'm still very involved at the local, state and federal levels.

"I feel very honored to have

an opportunity to serve on the California *State Retirees'* Statewide Political Action Committee. You have my commitment – I will do my best to help CSR succeed with its political action program."

– **Gaspar Luna Oliveira**
Chapter 17
San Diego

"My wife, Pat, and I have been involved in campaigns on a local level for some time. At one time Pat was the mayor of our town, which in a small town means you field all kinds of complaints, especially when the town has water and sewer problems.

"On the state level, we have been involved, separately in campaigns (she is a Democrat and I am a Republican) but we do agree on most issues. We have been involved in state campaigns to a lesser

degree in recent years.

"With the changes in the climate in recent past, the water issue is becoming a political football and I do what I can to support the salmon issue, through the local associations. That has driven by my desire to catch salmon! Pat says my boat is a hole in the ocean to pour money in!

"CSR's Lobby Day is important to keep our issues on the minds of our legislators and we have participated in the past and will be back again this year. It gives a personal touch when you meet face to face with your legislators and do follow ups and invite them to chapter functions. Keeping our issues on the forefront by our members is important. Our members should make an effort to be involved."

– **Jim Moranda**
Chapter 8
Rio Dell



Please answer this question for next month's "Retirees React" column:

Under what circumstances, if any, should the government be allowed to search cell phones?

Are you on the side of the FBI or Apple in the cell phone issue involving the San Bernardino terrorists?

Do you see a difference in obtaining warrants for your landline phone and getting them for your cell phone?

Share your thoughts with your fellow retirees by sending a few paragraphs by **March 25** and your

response will be printed in the April 2016 edition of the *California State Retiree* newspaper.

Photos (or jpgs) of yourself are also encouraged, but they're not required. Send your response by e-mail to tlundholm@californiastateretirees.org You may also mail it to: Trinda Lundholm, 1100 O St., Suite 300, Sacramento, CA 95814.

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CalPERS switches to online health insurance statements

CalPERS is sending all its members a letter this month explaining that it is changing its method of distributing annual Health Plan Statements (HPSs).

Starting this August, this annual packet will no longer be mailed to home addresses unless members opt in for continued mail service. For those who don't opt in, the statements will be available online through MyCalPERS Member Self Service or www.calpers.ca.gov

California State Retirees Vice President Stephanie Hueg and Executive Director Bob Hendricks argued to CalPERS officials that retiree members should continue receiving the paper copies of their Health Plan Statement unless they choose to opt out because a good percentage of older CalPERS members do not have access to computers or do not use them on a regular basis to sign on to the CalPERS website.

Hendricks also shared with staff a study from the Pew Research Group showing that only a small percentage of seniors over the age of 70 have or use the Internet.

CalPERS staff countered that

they have done their due diligence in determining that there would be little negative impact and said the outgoing letters to members would explain to them how they continue to receive the information by mail if they request to do so.

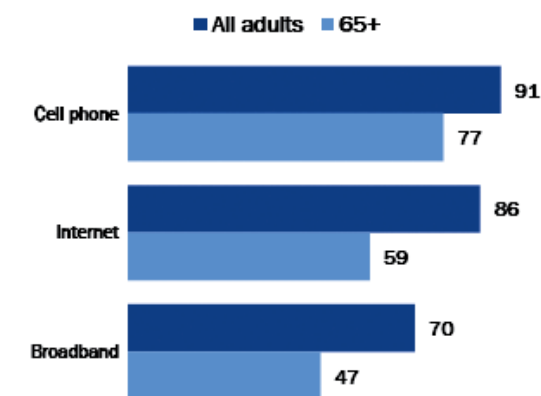
At the Feb. 17 CalPERS Pension & Health Benefits Committee hearing, CalPERS staff explained that prior to Open Enrollment (OE) every year, CalPERS creates an individualized Health Plan Statement (HPS) containing a CalPERS subscriber's complete health enrollment information for the current calendar year. It is currently distributed by mail to customers, but the 2016 HPS will be available online through myCalPERS Member Self Service in mid-August.

This will allow CalPERS to reduce the number of annual hard copy health plan statements mailed to members. The new system will also help reduce costs and lessen the environmental impact.

While California State Retirees supports those goals, CSR will continue to point out to CalPERS that many of CSR's 35,000 retiree members prefer hard copy and don't want to feel forced to switch entirely to technology to get their information, Hendricks said.

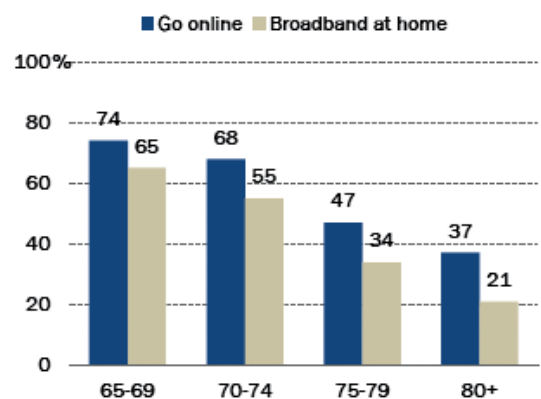
Seniors continue to lag in tech adoption

Seniors vs. all American adults 18+



Among seniors, internet and broadband use drop off around age 75

% within each age group who ...



Pew Research Center's Internet Project July 18-September 30, 2013 tracking survey.

PEW RESEARCH CENTER

UPCOMING EVENTS 2016

March 13 (Sunday), Daylight Saving Time begins

March 15 (Tuesday), CalPERS Pension & Health Benefits Committee, Lincoln Plaza North, 400 P St., Sacramento

March 16 (Wednesday), CalPERS Board of Administration meeting, same location as above

March 27 (Sunday), Easter

March 31 (Thursday), Cesar Chavez' Birthday

April 1 (Friday), Deadline to submit applications and supporting documents for California State Employees Association (CSEA) Foundation scholarships. Dependents, grandchildren and spouses of members within CSEA's four affiliates, including California State Retirees, are eligible to apply. For more information, go to www.calcsea.org/home/foundation Joan Kennedy, the foundation's president, may be reached at jkennedy.csueu@gmail.com

April 5 (Tuesday), CSR Lobby Day training, followed by a dinner with a special legislative guest, Sacramento Hilton Arden West

April 6 (Wednesday), CSR Lobby Day visits with legislators and staff at the state Capitol. Further details will be announced.

April 15-16 (Friday-Saturday), CalPERS Benefits Education Events (CBEE) for CalPERS members at any point of their career or retirement, Marriott Oakland City Center, 1001 Broadway, Oakland. For more information, go to www.calpers.ca.gov or call (888) 225-7377.

April 19 (Tuesday), CalPERS Pension and Health Benefits Committee, Lincoln Plaza North, 400 P St., Sacramento

April 20 (Wednesday), CalPERS Board of Administration meeting, same location as above

May 20-21 (Friday-Saturday) CalPERS Benefits Education Events (CBEE) for CalPERS members at any point of their career or retirement, Red Lion Hotel, 1830 Hilltop Drive, Redding. For more information, go to www.calpers.ca.gov or call (888) 225-7377.

State bankruptcy reforms will benefit California retirees

By Sen. Bob Wieckowski
Special to the California State Retiree

California's economy has experienced more than its share of ups and downs over the last 40 years. From the defense buildup of the 1980s to the end of the Cold War, the dot com boom and bust, and the foreclosure crisis of the Great Recession, our state has gone through several turbulent economic cycles.

With each passing cycle it seems many seniors and retirees feel a little less secure. Pensions are under attack. Housing costs have substantially increased. Prescription drug prices are through the roof. For retirees who are already stretching their savings as far as they can, declining health and unexpected emergencies can push a family over the financial edge.

This is why I introduced SB 308. If, as a last resort, a retiree must file for bankruptcy we should ensure the process is fair and provides the consumer with both security and a pathway to a new financial start.

Unfortunately, California has failed to provide homeowners going through a bankruptcy increased security with realistic homestead exemptions. Homestead exemptions are designed to protect average consumers' homes from being sold against their will. But

But most importantly, by updating the homestead exemptions SB 308 recognizes that retirees are the Californians most likely to have equity to protect and the least able to re-enter the job market if they fall on tough times.

if there is a forced sale of the home in bankruptcy, the exemptions should make sure the consumer still has some critical home equity remaining that is protected through the process.

But since the mid-1970s, homestead exemptions have languished. Forty years ago, homestead exemptions were on the same level as home prices. Currently, the highest exemption is for seniors, the blind and the disabled at \$175,000, substantially below the \$450,000 for an average single-family detached home in the Golden State. The exemptions are lower for couples (\$100,000) and single residents (\$75,000).

Simply put, many other states have done a much better job of matching their average housing costs with the homestead exemptions.

The security for homeowners was further eroded by a 2012 court ruling that

says if unsecured creditors force the sale of a person's residence, the homeowner is required to reinvest all homestead exemption proceeds into purchasing another home within six months. This ruling changed longstanding practice that went all the way back to the 19th Century. It removed any flexibility homeowners had to spend their exemption money on their most pressing needs, such as essential living expenses or medical bills.

My bill, SB 308, eliminates the reinvestment requirement and modernizes our bankruptcy laws. Under SB 308, the homestead exemptions would be \$100,000 for single residents, \$150,000 for couples and \$300,000 for seniors and the disabled.

It also includes reasonable changes to the motor vehicle exemption by providing a modest boost from \$2,900 to \$6,000 so people can have reliable transportation. It allows small business owners to keep a minimal amount of inventory and proceeds to keep their business afloat.

But most importantly, by updating the homestead exemptions SB 308 recognizes that retirees are the Californians most likely to have equity to protect and the least able to re-enter the job market if they fall on tough times. They have spent years earning a living, investing in their homes, paying down mortgages and California has an obligation to



Sen. Bob Wieckowski

protect retirees should they get down on their luck.

SB 308 also remains true to the purpose of bankruptcy: to allow people to pay back their unsecured creditors, get relief from crippling debt, and gain a new financial start. By updating our homestead exemptions we can better provide people a path back to self-sufficiency and reduce the dependency on the public purse.

The California State Senate approved SB 308 and it is on the Assembly floor. A broad coalition, including statewide elected leaders, legislative leadership in both houses, labor, senior, and public law organizations, stands in support of this needed reform. Let's update our homestead exemptions and restore fairness and security in our bankruptcy laws.

I urge you to contact your state Assembly member and request a yes vote on SB 308.

State Sen. Bob Wieckowski, D-Fremont, is a member of the Senate Judiciary Committee and represents the 10th District.

Progress toward a sustainable pension fund

CalPERS Board President Rob Feckner gave his annual "State of the System" update on the CalPERS fund in February:

The year 2015 was marked with significant progress toward ensuring the long-term soundness and sustainability of CalPERS. We saw improved cost-effectiveness, combined with innovation and risk mitigation measures, which bolstered the security of the Public Employees' Retirement Fund for generations to come.

The fact that our members are living



Rob Feckner, CalPERS president

longer is a sobering reminder that we have a growing obligation to provide for their pensions. Just a decade ago the ratio of active workers to retirees was over 2 to 1. That ratio is now 1.3 workers to every retiree, and we pay out more in benefits than we receive in contributions.

In response, our board approved a policy designed to reduce the discount rate, our 7.5 percent assumed rate of return on investments, over time. The result will help pay down the pension fund's unfunded liability and

reduce risk and volatility in the fund.

Consistent with our long-term investment strategy, we maintain a vigorous and proactive approach toward improvements in corporate governance. During the past year, we continued to voice strong support for more shareowner input in the election of corporate board members and called for more efforts to reduce the threat of climate change.

We implemented a Treasury Management Program to ensure we can pay member benefits and organizational expenses without interruption regardless of financial markets and environmental conditions.

Last year, we also saw lower health care premiums for 570,000 of our members. Removing ineligible persons from our health plans and introducing a new alternative Medicare plan resulted in a savings of \$124 million.

And in June, we launched a new website to deliver enhanced service to both members and employers through upgraded search capability and greater mobile device compatibility.

Now in 2016, the headwinds of volatility in the financial markets may raise uncertainties in the global economy; however, the New Year also brings a fresh opportunity for accomplishment as we continue our innovative, cost-conscious pursuit of even better ways to serve the people who serve California.

California State Retirees endorses 2016 candidates

The California State Retirees Board of Administration voted Feb. 25 to endorse the following candidates in the June 7 primary election:

Legislative Incumbents

The vast majority of the Democratic incumbents recommended for endorsement are legislators who CSR has endorsed in the past and/or supported financially. Republican candidates recommended for endorsement have supported state employee Memorandum of Understanding (MOU) bills to augment state employee pay and benefits, and the state budget which includes funding for retiree health care and CalPERS. They have also refrained from



demagogic attacks on public employee pensions. Most are running for reelection unopposed and/or without serious opposition in districts that strongly

favor them. For these reasons, both recommended Democrats and Republicans are certain, or nearly certain, of advancing in June and winning in November 2016.

Open-Seat Candidates

The open-seat candidates recommended here have completed CSR's questionnaire (positively) and are strongly positioned to win in November. Additional recommendations for open-seat candidate endorsements may follow after the receipt of additional CSR questionnaires and a fuller understanding of the 2016 open-seat races. The filing period for state legislative candidates opens Feb. 15 and closes March 11.

Assembly Incumbents Seeking Reelection

AD 01 Brian Dahle (R-Bieber)
AD 02 Jim Wood (D-Healdsburg)
AD 05 Frank Bigelow (R-O'Neals)
AD 07 Kevin McCarty (D-Sacramento)
AD 08 Ken Cooley (D-Rancho Cordova)
AD 09 Jim Cooper (D-Elk Grove)
AD 10 Marc Levine (D-San Rafael)
AD 11 Jim Frazier (D-Oakley)
AD 13 Susan Eggman (D-Stockton)
AD 15 Tony Thurmond (D-Richmond)
AD 17 David Chiu (D-San Francisco)
AD 18 Rob Bonta (D-Alameda)
AD 19 Phil Ting (D-San Francisco)
AD 20 Bill Quirk (D-Hayward)
AD 21 Adam Gray (D-Merced)
AD 22 Kevin Mullin (D-South San Francisco)
AD 23 Jim Patterson (R-Fresno)
AD 25 Kansen Chu (D-San Jose)
AD 26 Devon Mathis (R-Visalia)
AD 28 Evan Low (D-Campbell)
AD 29 Mark Stone (D-Scotts Valley)
AD 32 Rudy Salas Jr. (D-Bakersfield)
AD 33 Jay Obernolte (R-Big Bear Lake)
AD 36 Tom Lackey (R-Palmdale)
AD 38 Scott Wilk (R-Santa Clarita)
AD 40 Marc Steinorth (D-Rancho Cucamonga)
AD 41 Chris Holden (D-Pasadena)
AD 42 Chad Mayes (R-Yucca Valley)
AD 44 Jacqui Irwin (D-Thousand Oaks)
AD 45 Matt Dababneh (D-Encino)
AD 46 Adrin Nazarian (D-Sherman Oaks)
AD 47 Cheryl Brown (D-San Bernardino)
AD 49 Ed Chau (D-Monterey Park)
AD 50 Richard Bloom (D-Santa Monica)

AD 51 Jimmy Gomez (D-Los Angeles)
AD 52 Freddie Rodriguez (D-Pomona)
AD 53 Miguel Santiago (D-Los Angeles)
AD 54 Sebastian Ridley-Thomas (D-Los Angeles)
AD 56 Eduardo Garcia (D-Coachella)
AD 57 Ian Calderon (D-Whittier)
AD 58 Cristina Garcia (D-Bell Gardens)
AD 59 Reggie Jones-Sawyer (D-Los Angeles)
AD 60 Eric Linder (R-Corona)
AD 61 Jose Medina (D-Riverside)
AD 62 Autumn Burke (D-Inglewood)
AD 63 Anthony Rendon (D-Lakewood)
AD 64 Mike Gipson (D-Carson)
AD 67 Melissa Melendez (R-Lake Elsinore)
AD 69 Tom Daly (D-Anaheim)
AD 70 Patrick O'Donnell (D-Long Beach)
AD 72 Travis Allen (R-Huntington Beach)
AD 73 William Brough (R-Dana Point)
AD 74 Matthew Harper (R-Huntington Beach)
AD 75 Marie Waldron (R-Escondido)
AD 76 Rocky Chávez (R-Oceanside)
AD 77 Brian Maienschein (R-San Diego)
AD 79 Shirley Weber (D-San Diego)
AD 80 Lorena Gonzalez (D-San Diego)

Senate Incumbents Seeking Reelection

SD 01 Ted Gaines (R-Roseville)
SD 05 Cathleen Galgiani (D-Stockton)
SD 13 Jerry Hill (D-San Mateo)
SD 15 Jim Beall (D-San Jose)

SD 17 Bill Monning (D-Carmel)
SD 19 Hannah-Beth Jackson (D-Santa Barbara)
SD 21 Sharon Runner (R-Antelope Valley)
SD 23 Mike Morrell (R-Rancho Cucamonga)
SD 31 Richard Roth (D-Riverside)
SD 33 Ricardo Lara (D-Bell Gardens)

Assembly Open Seats

AD 31 Joaquin Arambula (D-Fresno)
AD 37 Monique Limón (D-Santa Barbara)
AD 48 Bryan Urias (D-San Gabriel Valley)
AD 78 Todd Gloria (D-San Diego)

Senate Open Seats

SD 25 Anthony Portantino (La Canada Flintridge)
SD 39 Toni Atkins (D-San Diego)

2016 California election schedule

- ★ Last day to register to vote in the primary election – Monday, May 23
- ★ The 2016 California Primary Election – Tuesday, June 7
- ★ Last day to register to vote in the general election – Monday, Oct. 24
- ★ The 2016 California General Election – Tuesday, Nov. 8

For more information, go to <http://california.state-election.info> or call (916) 657-2166

Justice Scalia's death could affect union fees case

The sudden death of U.S. Supreme Court Antonin Scalia Feb. 13 shook the nation and shined a light on a pending case that threatens a devastating blow to unions' right to collect fair-share fees.

Legal experts had predicted Scalia would be part of a 5-4 majority that would end the right of unions to charge fair-share fees to non-members who reap the benefits of collective bargaining and other union benefits but who don't want to pay dues.

Now the pundits are predicting the court will split evenly in the *Friedrichs v. California Teachers Association* case pending before the high court. That would keep in place the lower court's ruling in favor of CTA and the fees in place. The case brought against CTA by Rebecca Friedrichs and other teacher plaintiffs.

The Center for Individual Rights, which is representing some of the teachers who oppose fair share fees, issued a statement saying that if the court splits 4-4, it will file a motion to rehear the case when a new justice is appointed to replace Scalia.

The justices could support the status quo or issue a ruling that only changes payments to CTA. A broader decision could affect the funds unions depend on to represent their members and diminish their political power. Retiree organizations – like California State Retirees, which receive “roll-over” members from the unions when the employees retire, could also be adversely affected.

Another option the court has is to rehear the case once a ninth justice is sworn in, court experts said in several news accounts.

During oral arguments between the

justices in January, Justice Elena Kagan stressed the potential consequences of a decision in favor of the challengers. "This is a case in which there are tens of thousands of contracts with these provisions," she said. "Those contracts affect millions of employees, maybe as high as 10 million employees."

The lawsuit aims to overturn the 1977 decision, *Abood v. Detroit Board of Education*, which established the legality of an "agency fee" to be levied by public-sector unions on non-union members to support collective bargaining – a fee to cover the union's costs to negotiate a contract that covers all the public employees, even those who are not union members.

The court ruled that an individual's right to belong or not belong to an



organization had to be weighed against the threat to labor peace if “free riders” got the benefits of a contract without contributing.

In a new report on the case by the Century Foundation, a progressive think tank, senior fellow Richard Kahlenberg wrote that the *Friedrichs* case can be viewed as "a naked political grab, one that seeks to undermine the power of collective action by hardworking Americans and weaken the ability for unions to promote the interests of workers' rights nationally."

CalPERS long-term care suit

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state could be held liable.

More information, court documents and a questionnaire are included on a website – <http://www.calpersclassactionlawsuit.com/> established by Talley's firm and two others handling the case.

Another site will also be set up in the next month or so to keep policy holders apprised of progress on the suit. The address will be reported in the *California State Retiree* and on its website – www.californiastateretirees.org

The law firms representing the plaintiffs are Kershaw, Cook & Talley PC in Sacramento; Shernoff Bidart Echeverria Bentley in Claremont; and Kreindler & Kreindler LLP in Los Angeles.

CalPERS contends that the rates in its Long-Term Care Program are comparable or better than those in the private industry. The premium hikes were necessary for a wide range of reasons, including increasing longevity, economic changes and health care costs, CalPERS says.

CalPERS LTC is an optional, employee-paid benefit available to all active members, retirees, and their

eligible family members, including:

- children and siblings between the ages of 18 and 79
- parents
- parents-in-law
- spouses

Visit the CalPERS LTC website at <https://www.calperslongtermcare.com/> to:

- Apply
- Customize a plan and get a quote
- Learn about the cost of care
- Log in to or register your account

Eligible family members can apply for CalPERS LTC, even if the active member or retiree does not have coverage.

Contact CalPERS LTC for questions about:

Existing Coverage
(800) 982-1775

Purchasing New Coverage
(800) 908-9119

Premium Increase

If you purchased coverage between 1995 and 2004 and are subject to a premium increase, read about the options available to you by going to the website listed above or calling **(888) 877-4934**.

Members on the Move



CSR's Chapter 36 members in the Monterey Bay Area recently celebrated the fact that they have filled key officer positions. Former CSEA President Perry Kenny, second from left, did the honors of swearing in Marilyn Hamilton, left, as secretary/treasurer; Susanne Paradis as president, middle; and Susan Sisson as vice president.



Helping to put out fires

Chapter 14 Member Joyce Finch, fourth from the left, was among the members of Bare on the Ridge honored Jan. 20 at the CHP Academy in Sacramento. CAL FIRE Director Ken Pimlot presented the members the Director's Partnership Award, which is given annually to individuals and organizations whose superior performance has assisted the department with its mission.

Bare on the Ridge is a grassroots group from the Magalia and Paradise communities, whose fundraising over the years has raised tens of thousands of dollars in support of community projects. Working with their non-profit host, the Butte County Fire Safe Council, funds raised by Bare on the Ridge have gone toward the support and staffing for the Sawmill Peak lookout.

Sen. Carol Liu answers questions from the *California State Retiree*

The first Asian American woman ever elected to the California State Senate, Sen. Carol Liu continues to pursue her agenda to improve public education, increase access to higher education and to career and technical education, promote a sustainable environment, preserve essential services for the elderly, low-income, disabled and other at-risk populations.

Gov. Jerry Brown signed nine of the bills that Liu sent to his desk in 2015, including legislation to improve public education, expand services for youth and seniors, and upgrade the state transportation network.

Liu (D-La Cañada/Flintridge) serves on many committees and is chair of the Select Committee on Aging and Long Term Care, which is committed to developing a strategy for creating an effective and efficient Aging and Long Term Care support and services delivery system.

California's age 65+ population is projected to double from 4.3 million in 2010 to 8.4 million in 2030 and Liu says the committee intends to reframe the conversation about what aging is, how different people age, how they can and do contribute to society, and how the state can create a continuum of preventative and medical health care system that provides services and supports as individual needs dictate over time.

Sen. Liu took time from her busy schedule to answer questions from the *California State Retiree* in February.

Q: As senator and chair of the Select Committee on Aging and Long Term Care, you are well aware of the many issues facing seniors and state retirees. What do you think are the three most daunting challenges facing seniors and state retirees?

A. The Select Committee's research and public hearings revealed that the state system of aging and long term care services and supports is essentially impossible for consumers to navigate. California is not prepared for the growth in our senior population (65 years and older) which will constitute about 20% of the California population in 2030. As we work to improve opportunities for aging in place, we find that individuals and families are not prepared for the long term care they may require. With



Sen. Carol Liu.

longevity increasing, projections are that 70% of people over the age of 65 will require some form of long term care services and supports. Most people have not factored that need into their retirement plans and it is possible that the costs of long term services and supports will overwhelm their financial resources. This is especially true for middle class families that can't afford expensive long term care insurance policies, but don't qualify for low-income services and supports. People often mistakenly believe that Medicare will fund in-home services and supports. It will not!

Q: How should we tackle these issues?

A. Seniors must become more vocal and pro-active advocates on their own behalf. The advocacy organizations must align their messages and communicate with policy-makers at the local, regional, state, and federal levels. Seniors and retirees must also be pro-active in planning for their own care. This includes discussing their preferences for treatment and care with their families and filling out the paperwork like Advanced Planning Directives to make sure their medical care is consistent with their desires. It can also include spearheading programs in their own communities, such as Villages (<http://www.vtvnetwork.org/>), or advocating locally for better mobility and opportunities for social, recreational, and intellectual engagement. At the same time, I hope you are taking actions that will help you age well; eating right, watching your weight, and staying active physically, socially, and intellectually.

Q: Do you believe most legislators honor seniors and understand the importance of this growing sector of

the population?

A. There is a growing number of legislators that understand and are motivated to act on these issues. After the Select Committee report, "A Shattered System: Reforming Long-Term Care in California" was released in January 2015, 17 members of the Senate and Assembly introduced almost 40 measures addressing aging and long term care issues. As I prepare to leave office at the end of the 2016 session, I am also passing the baton to other members who will continue to champion aging and long term care reform.

Q: SB 675, which keeps caregivers in the loop when it comes to a loved one's care, will help thousands of Californians in the future. Were there any personal reasons why you thought this was an important bill? Has the issue of caregiving touched your life?

A. I was pleased to author this legislation, now law, and appreciative of the assistance I received from AARP and the California Hospital Association in drafting it. I have had close family members stricken with cancer and know it is daunting for both the patient and the caregiver to receive and understand all the information they are given upon discharge from a hospital. I am very sympathetic to patients and caregivers who are overwhelmed and we heard from them in the Select Committee hearings and public forums. In addition, I can only imagine how difficult it is for non-English speaking families to process this information. That is why the new law requires information to be delivered in a culturally comprehensible manner.

Q: What other bills dealing with seniors and/or all Californians make you most proud?

A. Almost 40 bills that aligned with recommendations of the Select Committee's final report were introduced in 2015. A chart of the bills and their status can be found on the Select Committee website at <http://altc.senate.ca.gov/publications> My own bill, SB 547, is a two-year bill now pending in the Assembly. It creates an Aging and Long Term Care Council chaired by the Secretary of Health and Human Services with all of the agencies and departments that have relevant responsibilities as members. The Council would be tasked with

developing an Aging and Long Term Care Plan addressing the needs of the growing senior population, current deficiencies in the system, and ways to better coordinate delivery of services. More bills will be introduced this year including several on long term care insurance. We hope to stimulate a creative and inclusive discussion on long term care financing and generate more affordable options for consumers.

Q: Besides letter writing, what can state retirees do to effectively inform the Legislature of retirement issues and challenges?

A. I always advise constituents to meet with me and my staff in the District Office to advise us of their concerns. Schedule meetings during the session breaks. You will generally be able to visit for a longer time in a district meeting than you will if you meet in the Capitol. In this, an election year, I am urging people to approach the candidates running for office and ask them about their positions on aging and long term care policies and programs. Make sure you have "leave behinds" with succinct information on your issues. Finally, don't always "preach to the choir." Seek out elected officials and candidates who might not necessarily agree with you on the natural. Share your perspective and see if you can find common ground. Aging and long term care issues affect everyone; no one is immune from diseases like Alzheimer's and ALS, or loss of the capacity to care for ourselves due to arthritis, injury, or chronic illness. These are issues to which we can all relate. If we can agree that we want to remain in our homes and our communities as we age, we should be able to work together and find ways to support our independence as long as possible.

Q: Is there anything else you would like to say to the 35,000 members of California State Retirees, who receive this newspaper in the mail every month?

A. We've worked hard all of our lives and deserve a comfortable retirement and to be treated with dignity and respect. As baby boomers, we became adults in a period of activism for civil rights, environmental quality, and peace. It's time to be active on our own behalf and on behalf of our peers. Our welfare is a worthy cause.

Retirees come together for camaraderie and business



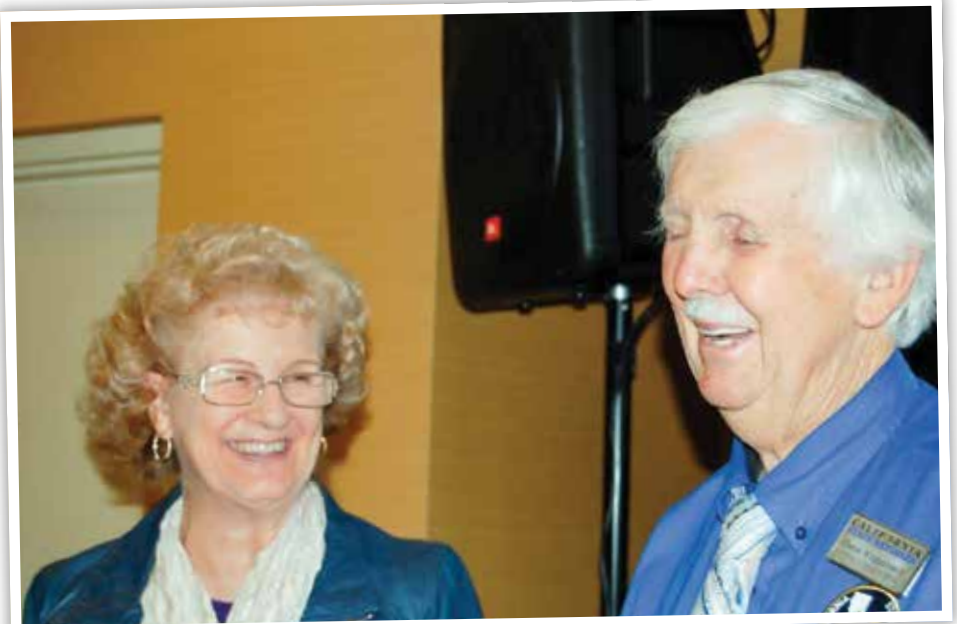
Corinne Wogksch, CSR's program technician, observes as Lou Flores, Chapter 35 president, deposits his ballot for one of CSR's new statewide officers.



CSR Executive Vice President Fritz Walgenbach and CalPERS Vice President Henry Jones, who is the retiree representative on the board.



Former Chapter 4 President Esther Watson and current Chapter 4 President Marta Zaragoza.



Chapter 12 President Caryl Cole shared a few laughs with Gene Waggoner, who stepped down from his position as District G director.



Between speakers, Chapter 20 members posed for a group photo: Jan Christiansen; Cora Okumura, secretary/treasurer; Sharon Stoltzman, president; Cindy Vohland, a member of CSR's Membership Committee; and Graciela Hernandez, Chapter 20 membership chair. Not pictured is Steven Cohen, vice president.

Get your news now!



www.CaliforniaStateRetirees.org/



www.facebook.com/CaliforniaStateRetirees



www.linkedin.com/company/california-state-retirees



plus.google.com/+CaliforniaStateRetireesOrg/posts



twitter.com/CASStateRetirees



www.youtube.com/user/CASStateRetirees/



California State Retirees expands and enriches its Board of Directors

The California State Retirees Board of Directors and CSR's 26 chapter presidents elected four statewide officers at the board meeting in Sacramento Feb. 25. The board now consists of the four statewide officers -- president, executive vice president, vice president and chief financial officer/secretary -- and seven district directors.

Pictured are Susan Sears, District D director; Jay Jimenez, District G director; Keith Umemoto, former Chapter 15 president, who was appointed to the District E director position; Tim Behrens, who ran unopposed for statewide president and who previously held the District F director position; Harold Rose, who was elected statewide chief financial officer; Gerald Fountain, who

was appointed to the District F director position; Fritz Walgenbach, who was elected as statewide executive vice president and was the previous District E director; Cynthia Frison, District A director; and Stephanie Hueg, who was elected as the statewide vice president.

Not pictured are Gus C. Lease, District C director; and Howard Wood, District B director.



Marilyn Hamilton, former CSEA president and current secretary/treasurer for Chapter 36, swore in CSR's new statewide officers: Harold Rose, chief financial officer; Stephanie Hueg, vice president; Tim Behrens, president; and Fritz Walgenbach, executive vice president; at the Board of Directors' meeting in Sacramento Feb. 25.



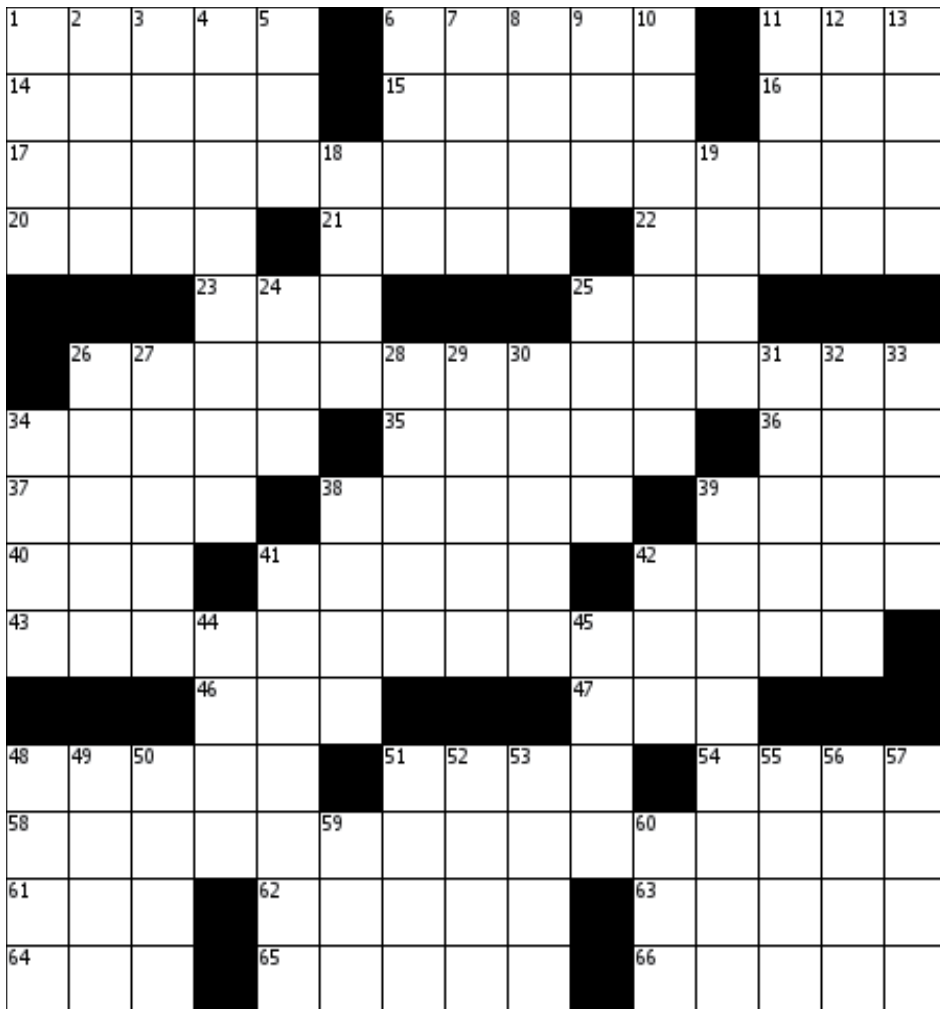
CSR Statewide President Tim Behrens, right, presented a plaque of appreciation to outgoing CSR District G Director Gene Waggoner, who has served CSR in many positions over several years.



State Treasurer John Chiang told CSR retirees about the ups and downs of California's economy.



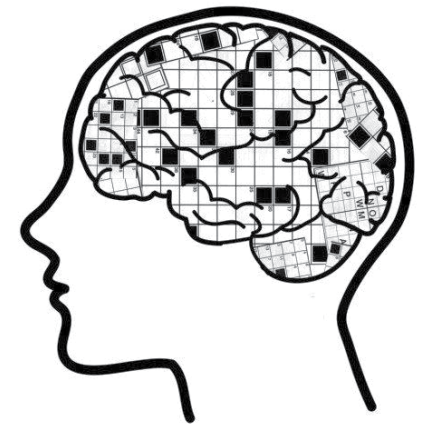
Al Darby, secretary/treasurer for CSR's Chapter 3 asks a question of State Treasurer John Chiang.



ACROSS

1. Screwball
6. "Biker Boyz" star Lisa
11. Kind of sister
14. Maple Leaf rival
15. Dean Martin song word
16. Unreasonably
17. Burrows
20. Use a scythe
21. "East of Eden" son
22. Herbert Hoover, for one
23. Poli __
25. Something to pay
26. Burros
34. Java order
35. Massenet opera
36. Monk's title
37. Memo phrase
38. Layers

39. First word in Oregon's motto
40. __ Z
41. "Now!" in Nicaragua
42. An ex of Donald's
43. Boroughs
46. URL ending, often
47. Windy City transportation inits.
48. Get rid of forcibly
51. Artist Cézanne
54. Silly sort
58. Burroughs
61. "King Kong" studio
62. Kathmandu's land
63. Pol's retinue
64. Set down
65. The Montagues, to the Capulets
66. Wield



A few facts on Daylight Saving Time

Most of us know at least two things about Daylight Saving Time (DST) – spring forward one hour and change smoke detector batteries.

Here are a few more things to know about the time change, which begins at 2 a.m. Sunday, March 13:

1. "Daylight Saving Time" is correct; "Daylight Savings Time" is incorrect.

2. There is a 25 percent jump in heart attacks the Monday after we spring forward, according to a study presented to the American College of Cardiology. The study also showed the opposite effect is

true. Researchers found a 21 percent drop in the number of heart attacks on the Tuesday after returning to standard time in the fall when we gain an hour back.

3. Research links more than 300 traffic deaths to the time change over a 10-year period. The jump is attributed to sleep deprivation

and the shift of ambient light from morning to evening.

4. "Standard time" is observed yearlong in Arizona and Hawaii, the only U.S. states that do not shift to DST.

5. More than 70 countries observe a daylight saving time shift.

6. The Better Sleep Council, a nonprofit association dedicated to educating the public about the critical relationship between sleep and quality of life, suggests making changes in the days leading up to the time change to help your body adjust.

Changes include going to bed 15 minutes earlier in the days before, exercising and avoiding caffeine.

7. Retailers see a boost in sales during DST. Other industries cite extra costs from longer hours to prepare for the time switch.

8. Daylight Saving Time ends at 2 a.m., Sunday, Nov. 6.





Financial paperwork: What to keep, what to toss

Dear Savvy Senior,

How long should a person hang on to old receipts, stock records, tax returns and other financial documents? I have accumulated boxes full of such papers over the years and would like to get rid of some of it now that I'm retired.

— *Getting Organized*

Dear Getting,

This is a great time of the year to get rid of unnecessary or outdated paperwork and to organize your records in preparation for filing your tax return.

Here's a checklist of what to keep and what to toss out, along with some tips to help you reduce your future paper accumulation.

TOSS OUT

- ATM receipts and bank-deposit slips as soon as you match them up with your monthly statement
- Credit card receipts after you get your statement, unless you might return the item or need proof of purchase for a warranty
- Credit card statements that do not have a tax-related expense on them
- Utility bills when the following month's bill arrives showing that your prior payment was received. If you wish to track utility usage over time, you may want to keep them for a year, or if you deduct a home office on your taxes keep them for seven years.

To avoid identity theft, be sure you shred anything you throw away that contains your personal information. It's



best to use a crosscut shredder rather than a strip one, which leaves long paper bands that could be reassembled.

KEEP ONE YEAR

- Paycheck stubs until you get your W-2 in January to check its accuracy
- Bank statements (savings and checking account) to confirm your 1099s
- Brokerage, 401(k), IRA and other investment statements until you get your annual summary (keep longer for tax purposes if they show a gain or loss).
- Receipts for health care bills in case you qualify for a medical deduction.

KEEP SEVEN YEARS

- Supporting documents for your taxes, including W-2s, 1099s, and receipts or canceled checks that substantiate deductions. The IRS usually has up to three years after you file to audit you but may look back up to six years if it suspects you substantially under reported

income or committed fraud.

KEEP INDEFINITELY

- Tax returns with proof of filing and payment. You should keep these for at least seven years, but many experts recommend you keep them forever because they provide a record of your financial history
- IRS forms that you filed when making nondeductible contributions to a traditional IRA or a Roth conversion
- Receipts for capital improvements that you've made to your home until seven years after you sell the house
- Retirement and brokerage account annual statements as long as you hold those investments
- Defined-benefit pension plan documents
- Savings bonds until redeemed
- Loan documents until the loan is paid off

Send your senior questions to:
Savvy Senior, P.O. Box 5443,
Norman, OK 73070,
or visit SavvySenior.org

- Vehicle titles and registration information as long as you own the car, boat, truck, or other vehicle
- Insurance policies as long as you have them
- Warranties or receipts for big-ticket purchases for as long as you own the item, to support warranty and insurance claims

KEEP FOREVER

- Personal and family records like birth certificates, marriage license, divorce papers, Social Security cards, military discharge papers and estate-planning documents (power of attorney, will, trust and advanced directive). Keep these in a fireproof safe or safe-deposit box.

REDUCE YOUR PAPER

- To reduce your paper clutter, consider digitizing your documents by scanning them and converting them into PDF files so you can store them on your computer and back them up onto a USB flash drive or external hard drive like icloud.com or carbonite.com

You can also reduce your future paper load by switching to electronic statements and records whenever possible.

How to guard against deadly aortic aneurysms

Dear Savvy Senior,

My father died several years ago at the age of 76 from a stomach aneurysm, which now has me wondering. What are my risk factors of getting this, and what can I do to protect myself, as I get older?

— *Just Turned 60*

Dear 60,

Stomach aneurysms, also known as "abdominal aortic aneurysms," are very dangerous and the third leading cause of death in men over 60. They also tend to run in families, so having had a parent with this condition makes you much more vulnerable yourself.

An abdominal aortic aneurysm (or AAA) is a weak area in the lower portion of the aorta, which is the major artery that carries blood from the heart to the

rest of the body. As blood flows through the aorta, the weak area bulges like a balloon and can burst if it gets too big, causing life-threatening internal bleeding. In fact, nearly 80 percent of AAAs that rupture are fatal, but the good news is that more than nine out of 10 that are detected early are treatable.

WHO'S AT RISK?

Around 200,000 people are diagnosed with AAAs each year, but estimates suggest that another 2 million people may have it but don't realize it. The factors that can put you at increased risk are:

- **Smoking:** Ninety percent of people with an AAA smoke or have smoked. This is the number one risk factor and one you can avoid.
- **Age:** Your risk of getting an AAA increases

significantly after age 60 in men, and after age 70 in women.

- **Family history:** Having a parent or sibling who has had an AAA can increase your risk to around one in four.

- **Gender:** AAAs are five times more likely in men than in women.

- **Health factors:** Atherosclerosis, also known as hardening of the arteries, high blood pressure and high cholesterol levels also increase your risk.

DETECTION AND TREATMENT

Because AAAs usually start small and enlarge slowly,

continued on page 12

Welcome aboard new members!

Now that you have become a member of the largest and most experienced state retiree organization in California, we want to properly welcome you aboard.

California State Retirees (CSR) has 26 different chapters statewide and there is one just right for you. Members who don't specify which chapter they want to be in are automatically placed in the chapter within their zip code. Just let us



know if the chapter you have been assigned is where you want to stay.

A phone call to your chapter president or a visit to your chapter's next meeting are the best

ways to become acquainted with everything California State Retirees has to offer. Check out Pages 14 and 15 for the phone and e-mail information for your chapter president. Each chapter encourages new members to attend their meetings, where state retiree issues are discussed; a variety of speakers appear and lunch is served. At some chapters, new members receive complimentary lunches.

Chapter 1

Rupali Das
Carol Dean
Tammy Ferea
Viviann Givens
Joan Gottardi
Elida Huerta
Lata Jethani
Duyen Ngo
Jane Ren
Jacquelyn White

Diana Orcino
Vicki Pearson-Rounds
Maria Perez
Roselyn Richardson
Steve Rodriquez
Lyndrinette Ross
Brenda Russell
Sergio Santiago
Stella Tannehill
Jena Vieira
Stephen Waterman

Chapter 2

Quincy Agbayani
Janet Bankovich
Allen Beretta
Candace Boas
Jennette Bronner
Ronald Capalbo
Daniel Carroll
Norton Chapman
Mercedes Debenedetti
Marcello Dubourt
Yvonne Ducray
Martha Garcia
Donna Gillott
Shirley Grady
Donald Hamilton
Michael Hancock
Susan Kantner
Lupe Martinez
Jeslyn Mccomas
Sandra Moore
Maricia Morris

Chapter 3

Annette Hamilton

Chapter 4

Gabriela Rubio

Chapter 5

Dominic Gonsales

Chapter 6

Douglas Beatty
Shelley Campbell
Angelica Escobar
Ricardo Lake
Josefina Mershon
Stephen Regester
Christine Stuart
Jack Warin
Mary Woody

Chapter 8

Richard Bliss
Theresa Garcia

Chapter 9

Thomas Durkin
Maria Fraire
Karen Gallegos
Gwen Liu
Gwendolyn Mason
Saeeda Mohammad
Joan Nitao-Campos

Chapter 10

Carolyn Barr
Mariama Hadiyah
Robert Holmes
Melanie Sowden
Ronald Sullivan
Alan Tuohey Mote

Chapter 11

Pamela Laird
Esther Lopez
Kathleen Nagel
Gayle Prezioso
Lupe Rodriguez
Rogelio Romero
Martha Wagner
Carolyn Williams

Chapter 12

Rocio Cuevas
Kirk Nitz
Lillian Teague

Chapter 13

Tammy Ryan

Chapter 14

David Blesse
Gina Hidahl
Mark Kesler
Kathleen Leduc
Claudia Norman

Chapter 15

Dawn Dill
Alice Volkoff
Christine West

Chapter 17

Linda Amador
Janice Brookshier
Janese Charpentier
Alexis Ciampi
Paulette Garcia
Paula Lindsey
Nick Palanza
Phyllis White

Chapter 20

Carmelita Damiani

Chapter 21

Christopher Bramble
Marion Carrillo
Rachel Chambers
Mercedes Cooke
Trinidad Delacruz
Jeannie Guenther
Essie Guice
Bethanie Lindroos
Nelia Manzanilla

William Molex
Nancy Murchison
William Roemmick
Nora Urot

Chapter 23

Susan Gerow
Robert Morris

Chapter 26

Terri Radney

Chapter 31

Lucy Adams

Chapter 34

Leslie Chang
Janice Ericson
Janet Hoffmann
Myra Luna
Ivory Mahaley
Thuvan Nguyen
Qiang Yinger

Chapter 35

Karen Deal
Annie
Maldonado-Escalera
Carol Rayner
Dorothy Vonderbeck

Chapter 36

Donald Klem
Linda Smith
Yolanda Telles

Chapter 165

Shirley Carson
Judith Chandler
Lyle Cheney
Elizabeth Graham
Tayebhe Hashemi
Phyllis Louis
Rodney Milton
Melissa Pedlar
Jane Ross
Mary Sayre
James Vogel
Margaret Wilhelm



Don't fret if you recently joined CSR, but don't see your name here. Processing at CalPERS, the State Controller's Office and CSR can take a few months. Check again for your name during the next two months.

How to guard against deadly aortic aneurysms

continued from page 11

they rarely show any symptoms, making them difficult to detect. However, large AAAs can sometimes cause a throbbing or pulsation in the abdomen or cause abdominal or lower back pain.

The best way to detect an AAA is to get a simple, painless, 10-minute ultrasound screening test. All men over age 65 who have ever smoked and anyone over 60 with a first-degree relative (father, mother or sibling) who has had an AAA should talk to their doctor getting screened.

You should also know that most health insurance plans cover AAA screenings, as does Medicare to beneficiaries with a family history of AAAs, and to men between the ages of 65 and 75 who have smoked at least 100 cigarettes during their life.

If an AAA is detected during screening, how it's treated will depend on its size, rate of growth and your general health. If caught in the early stages when the aneurysm is small, it can be monitored and treated with medication. But if it is large or enlarging rapidly, you'll probably need surgery.

AAA PROTECTION

While some risk factors like your age, gender and family history are uncontrollable, there are a number of things you can do to protect yourself from AAA. For starters, if you smoke, you need to quit – see smokefree.gov or call 1-800-QUIT-NOW for help.

You also need to keep tabs on your blood pressure and cholesterol levels, and if they are high you need to take steps to lower them through diet, exercise and if necessary, medication.

Women are 80 percent more likely to be impoverished after age 65

A new analysis finds that women are far more likely than men to face financial hardship in retirement.

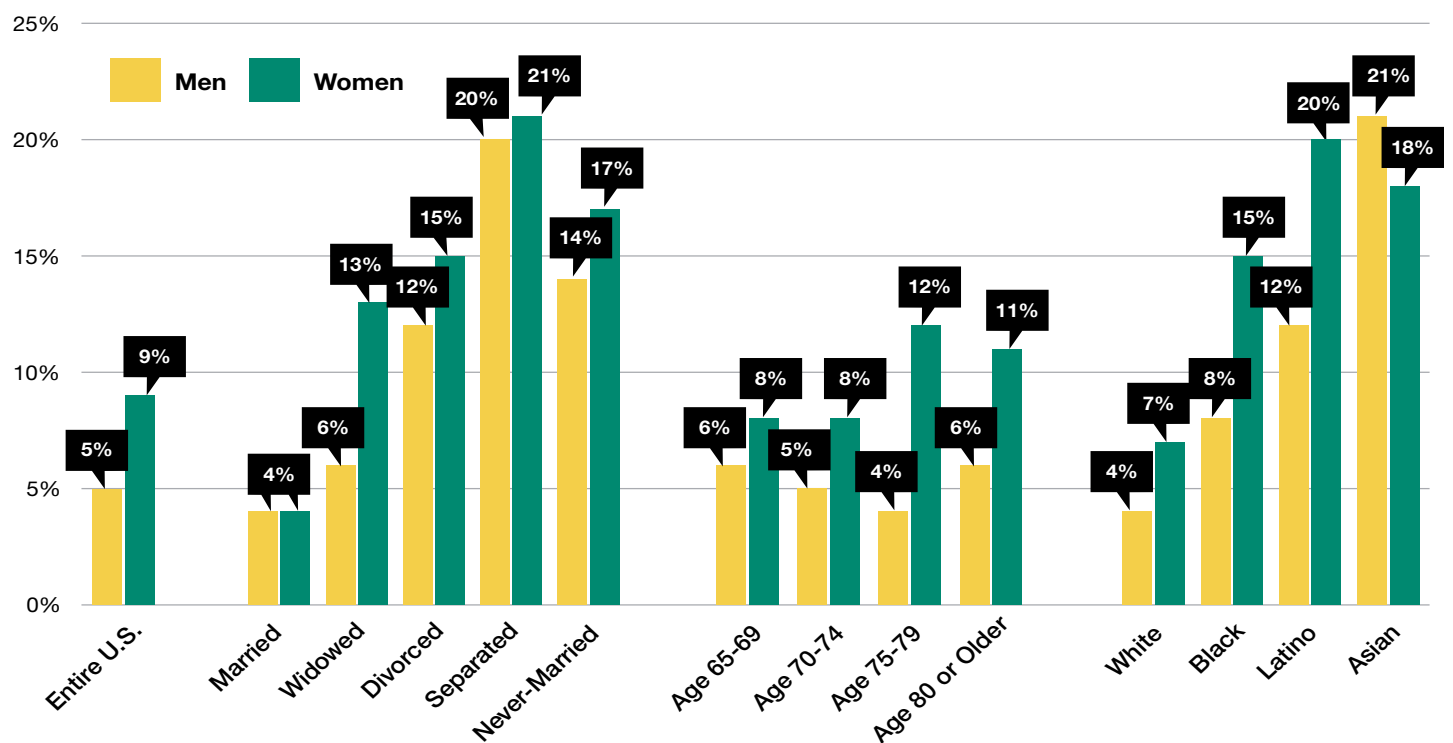
A report released March 1 by the National Institute on Retirement Security (NIRS) finds that across all age groups, women have substantially less income in retirement than men. For women age 65 and older, the data indicates that their typical income is 25 percent lower than men. As men and women age, men's income advantage widens to 44 percent by age 80 and older.

Consequently, women were 80 percent more likely than men to be impoverished at age 65 and older, while women age 75 to 79 were three times more likely to fall below the poverty level as compared to their male counterparts.

The findings are contained in a new report, "Shortchanged in Retirement, The Continuing Challenges to Women's Financial Future."

"It is well documented that the nation faces a retirement savings crisis, but the pain is particularly severe for women because we need a bigger retirement nest egg than men thanks to our longer life expectancy," said Diane Oakley, NIRS executive director and report co-author. "Women are financially disadvantaged because we still earn

Poverty rates by demographic category, in 2013, for women and men, age 65 and over



Source: Authors' calculations using SIPP data.

less than men and we typically take time out of our careers for caregiving – both of which reduce our ability to prepare for retirement. As a result, more women are spending their retirement years working."

The report finds that in 2010, men

received \$17,856 in median retirement income from a pension, whereas women received \$12,000 – or 33 percent less. There is also a gender gap in defined contribution or 401(k)-type retirement account assets. In 2014, the median amount accumulated in these savings

accounts was \$36,875 for men and \$24,446 for women—or 34 percent less.

The National Institute on Retirement Security is a non-profit, non-partisan organization established to contribute to informed policymaking on retirement issues.

CalPERS Board elects key committee chairs

The California Public Employees' Retirement System (CalPERS) Board of Administration in February elected the following chairs and vice chairs to key board committees:

For more information, visit www.calpers.ca.gov

Investment Committee – Henry Jones, chair; Bill Slaton, vice chair

Jones was elected to the CalPERS Board in 2007 by retired CalPERS members. He was re-elected in 2011 and 2015, and also serves as vice president. Jones retired as chief financial officer of the Los Angeles Unified School District in 1998. He is also an adjunct professor at California State University, Los Angeles.

Slaton was appointed to the CalPERS Board in July 2012 and reappointed in 2014 by Governor Jerry Brown to represent local government. Slaton is an elected member of the Sacramento Municipal Utility District (SMUD) Board of Directors and previously served two terms as president.

Other Investment Committee members are Michael Bilbrey, John Chiang, Richard Costigan, Rob Feckner, Richard Gillihan, Dana Hollinger, JJ Jelincic, Ron Lind, Priya Mathur, Theresa Taylor and Betty Yee.

Pension & Health Benefits Committee – Priya Mathur, chair; Michael Bilbrey, vice chair

Mathur was elected to the CalPERS Board in 2002 by CalPERS public agency members and was re-elected in 2006, 2010, and 2014. Mathur is a principal financial analyst for the Bay Area Rapid Transit District.

Bilbrey was elected to the CalPERS Board in 2010 by active and retired CalPERS members and re-elected in 2013. Bilbrey is the bookstore operations coordinator at Citrus Community College in Glendora. He is also president of the California School Employees Association and vice president of the California Labor Federation Executive Council.

Other Pension & Health Benefits Committee members are John Chiang, Rob Feckner, Richard Gillihan, Dana Hollinger, Henry Jones, Theresa Taylor and Betty Yee.

The Performance, Compensation, & Talent Management and Risk & Audit Committees

did not meet in February. They will choose their chairs and vice chairs at their March meetings.

Finance & Administration Committee – Richard Costigan, chair; Dana Hollinger, vice chair

Costigan has served on the CalPERS Board as a representative of the State Personnel Board (SPB) since January 2011. He was appointed to the SPB by Gov. Arnold Schwarzenegger in 2007 and is senior director of state and government affairs for the national law and consulting firm of Manatt, Phelps and Phillips.

Hollinger, a 25-year veteran of the insurance industry, was appointed to the CalPERS Board in May of 2014 by Gov. Jerry Brown to serve as the insurance industry representative.

Other Finance & Administration Committee members are Richard Gillihan, JJ Jelincic, Henry Jones, Ron Lind, and Betty Yee.

Board Governance Committee – Bill Slaton, chair; Richard Costigan, vice chair

The credentials for Slaton and Costigan are listed above.

Other Board Governance Committee members are Michael Bilbrey, Rob Feckner, JJ Jelincic, Henry Jones, and Ron Lind.

CHAPTER MEETING NOTICES

CHAPTER 1

OAKLAND, EAST BAY AREA

President: Carol Bowen, (510) 527-5131; **Vice President:** Stella Torrez; **Treasurer:** Elsie Brown.

Meets on the third Thursday of March, June, September and December

Meeting: Thursday, March 17, 11:30 a.m. **Where:** **Francesco's Restaurant**, 8520 Pardee Drive, at the corner of Hegenberger Road and Pardee Drive, Oakland. **Program:** Randy Morris, assistant director of Adult and Aging Services for Alameda County, will speak on the full spectrum of services available to seniors. Please join us to say goodbye to **Francesco's Restaurant**, a Bay Area institution since 1968, and a favorite place for Chapter 1 to meet and eat for the past 10 years. **Francesco's** will be closing its doors for good in April. **Menu:** Corned beef or grilled salmon. **Cost:** Chapter 1 members are free; Guests \$15 and members from all other chapters \$5. **RESERVATIONS ARE REQUIRED:** Members and guests must make reservations no later than 5 p.m. Thursday, March 10. Contact Carol Bowen with your menu choices at (510) 527-5131 or by e-mail at chapter01csr@yahoo.com.

CHAPTER 2

SACRAMENTO/YOLO AREA

President: Louis Espinoza, (916) 397-2526; **Vice President:** Phyllis Johnson, (209) 471-2192; **Treasurer:** Kathleen Elwell, (916) 395-3717; **Secretary:** Dianne Welsh, (916) 682-7810; **Membership:** Nadie Savage, (916) 968-5984.

Meets on the first Monday of every month, unless otherwise announced

Meeting: Monday, April 4, 11 a.m.; the official meeting starts at noon. **Where:** **Sierra 2 Center (Curtis Hall)**, 2791 24th St., Sacramento. **Program:** Happy Easter! Please submit your program suggestions to Susan Shambaugh for future programming. **Menu:** Ham sandwich on sourdough, potato salad and brownie. The vegetarian entrée is California cheddar, avocado, tomato and lettuce on a roll. **Cost:** Members are free; guests are \$3. Reservations are necessary: By 5 p.m. Thursday, March 31 or you will not receive a lunch. Contact Nadie Savage, attendance coordinator, at texasgirl0124@gmail.com or call (916) 968-5984 if you plan on attending. **Note:** Cancellations are also required by March 31. Please advise Nadie if your meal was a regular lunch or special order. No shows will be responsible to the chapter for the full cost of their meals. **For more information,** please contact

Phyllis Johnson at (209) 471-2192 or at johnsonphyllis010@yahoo.

Meeting: Monday, May 2, 11 a.m.; the official meeting starts at noon. **Where:** **Sierra 2 Center (Curtis Hall)**, 2791 24th St., Sacramento. **Program:** Linda Middlesworth to speak on exercise for us "young at heart" retirees. Happy Mother's Day! Please submit your program suggestions to Susan Shambaugh for future programming. **Menu:** Cheddar beef on roll, ambrosia salad, and carrot cake. The vegetarian entrée is Portabella on a gluten-free roll. **Cost:** Members are free; guests are \$3. Reservations are necessary: By 5 p.m. Thursday, April 28 or you will not receive a lunch. Contact Nadie Savage, attendance coordinator, at texasgirl0124@gmail.com or call (916) 968-5984 if you plan on attending. **Note:** Cancellations are also required by March 31. Please advise Nadie if your meal was a regular lunch or special order. No shows will be responsible to the chapter for the full cost of their meals. **For more information,** please contact Phyllis Johnson at (209) 471-2192 or at johnsonphyllis010@yahoo.com

CHAPTER 3

WEST BAY AREA

President: Mary McDonnell, (415) 509-1914; **Vice President:** Skip Charbonneau, (415) 648-4946; **Secretary/Treasurer:** Al Darby, (925) 788-6068.

Meets on the second Friday of March, June, September and December

Meeting: Friday, March 11, 11:30 a.m. **Where:** **United Irish Cultural Center**, 2700 45th Ave., San Francisco. **Guest Speaker:** CalPERS Board Member JJ Jelincic. **Menu:** Corned beef and cabbage or parmesan encrusted fillet of sole. **Cost:** \$10 for members; \$12 for guests. New members are free. **Reservations are required:** Please call Erlinda Villa at (415) 407-7905. You may also send an e-mail to aida.b.villa@gmail.com.

CHAPTER 4

GREATER LOS ANGELES

President: Marta Zaragoza, (310) 204-0484; **Vice President:** Ethal Watson; **Secretary:** Meryl David, (323) 939-0620; **Treasurer:** Virginia Griffin. **Note:** If you need transportation to a meeting, please call Meryl at (323) 939-0620 at least three days prior to a meeting.

Meets on the third Thursday of even months, unless otherwise announced

Meeting: Thursday, April 21, 11:30 a.m. **Where:** **Taix French Country Cuisine**, 1911 Sunset Blvd., Los Angeles; **Cost:** \$5 for members \$7 for non-members.

Chapter 4 Subchapter

Meeting: TBA.

CHAPTER 5

CENTRAL VALLEY Foothills

President: Barbara Powers, (209) 223-2009; **Vice President:** Al Lara, (209) 825-5285; **Secretary:** Denise Simpson, (209) 206-3817; **Treasurer:** Rosemary Jones, (209) 676-2790; **Past President:** Anita McCabe, (209) 602-7775.

Jackson Subchapter

Meets after each CSR Board meeting, unless otherwise announced

Meeting: Tuesday, Mar. 15, 11:30 a.m. **Where:** **Jackson Senior Center**, 229 New York Ranch Road, Jackson. **Program:** Report of the Board of Directors. **Menu & Cost:** TBA.

Merced Subchapter

Meets after each CSR Board meeting, unless otherwise announced

Meeting: Wednesday, March 9, 11:30 a.m. **Where:** **Paul's Place**, 2991 G Street, Merced. **Program:** Report of the Board of Directors. **Menu and Cost:** Order off menu at member's expense.

Modesto

Meets after each CSR Board meeting, unless otherwise announced

Meeting: Thursday, March 10, 11:30 a.m. **Where:** **Denny's**, 110 McHenry Avenue, Modesto. **Program:** Report of the Board of Directors. **Menu and Cost:** Order off menu at member's expense.

Sonora Subchapter

Meets after each CSR Board meeting, unless otherwise announced

Meeting: Tuesday, March 8, 11:30 a.m. **Where:** **Tuolumne County Senior Center**, 540 Greenley Road, Sonora. **Program:** Report of the Board of Directors. **Menu:** TBA.

CHAPTER 6

SAN BERNARDINO/RIVERSIDE COUNTY

President: J. Dee Stoddard, (909) 862-1870; **Vice President:** Robert Rice, (909) 867-3136; **Treasurer/Secretary:** Willis Huddleston, (805) 573-5345.

Meetings are held quarterly

Meeting: Tuesday, March 15, 10:30 a.m. **Where:** **Sizzler**, 9860 Sierra Avenue, Fontana. **Program:** TBA. **Cost:** Free to members and one guest.

CHAPTER 8

NORTH COAST AREA

President: Jim Evert, (707) 951-4166 or jimevert@hotmail.com; **Vice President:** William Irwin, (707) 465-8919 or birwin001@hotmail.com; **Treasurer:** Patti Falk, (707) 445-1196 or pmfalk@earthlink.net.

Meetings are held quarterly, unless otherwise announced

Humboldt Chapter

Meeting: Tuesday, July 5, 11:45 a.m. **Where:** **Eureka Elks Lodge**, 455 Herrick Ave., Eureka. **Reservations are required:** By Thursday, Feb. 25, please contact one of the officers above.

Del Norte Subchapter

Meeting: Wednesday, July 6, 11:45 a.m. **Where:** **The Lucky Seven Casino**, 350 N. Indian Road, Smith River. **Reservations are required:** By Friday, Feb. 26, please contact one of the officers above.

CHAPTER 9

LOS ANGELES AREA

President: Raelene Allard, (323) 221-6010 or raeleneallard@ymail.com; **Vice President and Membership Coordinator:** Luanna Allard, (323) 227-4287 or estebanos@sbcglobal.net; **Treasurer:** Judy Castaneda, (626) 576-1332,

ojudyc@gmail.com; **Secretary/Webmaster/Past President:** Vivianne Fitzgerald, (562) 866-6264 or 4ftizi@gmail.com.

Meets on the second Wednesday of each month, unless otherwise announced

Meeting: Wednesday, March 9, 11 a.m. **Where:** **Sizzler Restaurant**, 15252 East Rosecrans Blvd., La Mirada. **Menu:** Your choice. **Program:** TBA. **Cost:** Chapter 9 will pay \$10 towards each member's lunch. Guests pay for themselves. **Note:** Chapter 9 is looking for candidates who would be interested in positions of delegates. Please contact Raelene Allard for additional information. We look forward to seeing you at our next meeting and welcoming all new members.

CHAPTER 10

SAN LUIS OBISPO

President: Mike Smith, (661) 695-4435; **Vice President:** Vic Martinez, (805) 239-3397; **Secretary:** Pearl Cole, (805) 489-5194; **Treasurer:** Marc Laxer, (805) 546-8470.

Meets on the fourth Thursday of January, April, July and October

Meeting: Thursday, April 28, 10:30 a.m. **Where:** **Elks Lodge**, 222 Elks Lane, San Luis Obispo. **For more information:** Call any chapter officer at the numbers above.

CHAPTER 11

MID VALLEY

President: Christy Christensen-Fountain, (559) 707-7067 or chrchr90@aol.com; **Vice President:** Joyce Jarrett, (559) 348-7845; **Treasurer:** Gigi Subilosky, (559) 269-5380; **Secretary:** Claudine Edwards-McDougall, (559) 696-2628.

Meets on the first Wednesday of March, June, September and December, unless otherwise announced

Meeting: Wednesday, March 2, 11:30 a.m. **Where:** **Pardini's**, 2257 West Shaw Ave., Fresno. **Special Guests:** Tim Behrens, CSR President, Bob Rice, Chair of CSR PAC, and Jill McCarthy, Community Outreach Liaison, Hinds Hospice. **Note:** We will be collecting socks for children and teens. Bring in a package of socks to receive an extra door prize ticket.

CHAPTER 12

EASTERN MOUNTAIN AND HIGH DESERT AREAS

President: Caryl Cole, (760) 247-8962, carylcole@verizon.net; **Vice President:** Bob Liley, (661) 867-6004, andrell@hughes.net; **Secretary:** Diane Deutsch, (661) 823-7307, dianedeutsch07@gmail.com; **Treasurer:** Stephanie Pryzbeski-Gilbert, (661) 943-3759, stefva22@hotmail.com

Meets on the third Wednesday of even months, unless otherwise announced

Meeting: Wednesday, April 20, 11 a.m. **Where:** **Big Papa's**, 1001 West Tehachapi Blvd. Tehachapi. **Program:** Representatives from Kaiser and United Healthcare will be speaking on their services and answering questions. **Cost:** Chapter pays for orders from the senior menu.

CHAPTER 13

NO. CALIFORNIA/REDDING

President: Robert Black, (530) 772-0511 or bob_linda@charter.net; **Vice President:** Warren Schlatter, (530) 347-3106 or kandws@wildblue.net; **Secretary:** Audrey Sandeen, (530) 221-3500 or theswede8243@gmail.com; **Treasurer:** Georgene Gibson, (530) 529-0277 or rbjeepman10@hotmail.com.

Meets on the third Monday of every month, unless otherwise announced

Meeting: Monday, March 21, noon. Arrive at 11:30 a.m. if you are ordering a meal. **Where:** **Country Waffles**, 2300 Athens Ave., Redding. **Program:** Shasta County Air Quality Management District. **Menu:** Order from the menu. **Cost:** Complimentary to CSR members and associates. **Reservations:** Not required.

CHAPTER 14

NORTHERN CALIFORNIA/CHICO

President: S.E. Riazi, (530) 519-2174 or seriрази@gmail.com; **Vice President:** Vincent Herrera, (916) 804-6613 or tberreta@yahoo.com; **Secretary:** Kenneth Mayer, (530) 894-3479 or toddmayer@comcast.net

Meets on the third Wednesday of every month, unless otherwise announced

Meeting: Wednesday, March 16, 11 a.m. **Where:** **Creative Catering**, 2565 Zanella Way, Chico. (From the Skyway, turn on Zanella Way, go two blocks to Morrow Lane and Creative Catering is on the Northeast (Left) corner.) **Program:** John Welton & Joseph Putyrae will speak on the duties, responsibilities, and function of the Butte Co. Grand Jury. **Cost:** CSR members are free. Guests pay \$15 each. **Reservations are required:** Please call S.E. Riazi at (530) 519-2174.

Lassen/Plumas Subchapter

Meets on the first Tuesday in April, June, August and October, and other dates as announced

Meeting: Tuesday, April 5, 11:30 a.m. **Where:** **Diamond Mountain Casino**, 900 Skyline Drive, Susanville. **For more information,** please contact one of the following volunteers: Darlene Hunter at (530) 251-2053, darlenehunter@frontier.com or Carol Van Amburg at (530) 254-6891, carolvan60@frontiernet.net.

CHAPTER 15

SIERRA FOOTHILLS

President: Vacant; **Vice President:** Joann Stewart, jstewartgin@hotmail.com; **Treasurer:** Marshall Conner, mconner139@gmail.com; **Secretary:** Frank Weinstein, ch15secretary@hotmail.com

Meets on the third Tuesday of every month

Meeting: Tuesday, March 15, 2 p.m. **Where:** **CalTrans Marysville**, 703 "B" Street, (7th and B St) Marysville.

Meeting: Tuesday, April 12, 2 p.m. **Where:** **CalTrans Marysville**, 703 "B" Street, (7th and B St) Marysville. **For more information:** Contact Keith



CHAPTER MEETING NOTICES

Umemoto at kumemoto@att.net or call (916) 715-1880.

CHAPTER 16 SAN JOAQUIN COUNTY

President: R. Connie Lira, (209) 601-5754; **Vice President:** Evelyn (Evi) McKenna, (209) 608-2149; **Secretary:** Sheila Ward-Shaw, (209) 915-1020; **Treasurer:** Vacant.

Meets quarterly

Meeting: Friday, March 11, 12:30 p.m. **Where:** The Old Spaghetti Factory, 2702 W. March Lane, Stockton. **Cost:** Members can order off the special senior menu for free; guests are \$10. **Program:** TBA. Reservations required: Please contact any of the chapter officers at the above listed numbers.

CHAPTER 17 GREATER SAN DIEGO

President: Diane Whorton, (619) 467-7861 or dlw.union@gmail.com; **Vice President:** Steve Haley, (619) 441-8769 or raceready@usa.net; **Secretary:** Gloria Koch, (619) 455-1917 or kochgloria303@gmail.com; **Treasurer:** Elaine Edwards Yahraus, (619) 435-4044, eyahraus@gmail.com; **Membership Co-Chairs:** David Juarez, (619) 379-4269, maxjuarez555@gmail.com and Theresa Juarez (408) 390-8006, terez-juarez@gmail.com.

Meets on the first Thursday of even months

Meeting: Thursday, April 7, 11 a.m. to 2 p.m. (Doors open at 10:30 a.m.) **Where:** Sizzler, 3755 Murphy Canyon Road, San Diego (Off of I-15 - take Aero Drive exit. From North or South - go West to signal, turn Right. Entrance at back of building with a parking lot.) **Program:** TBA. **Cost:** Open and free to all Chapter 17 members.

CHAPTER 19 NORTH COAST AREA

President: Skip Hulet, (707) 279-4643; **Vice President:** Natalie Daugherty, (707) 485-8857; **Treasurer:** Dorothea M. Parsons, (707) 462-1209; **Secretary:** Marilyn Saegert, (707) 485-7823.

Meets on the second Tuesday of February, April, August and October. The chapter and subchapter hold combined meetings in June and December.

Meeting: Tuesday, April 12, noon. **Where:** Ukiah Garden Café, 1090 S. State, Ukiah. **Program:** TBA. **For more information:** call Marilyn Saegert, (707) 485-7823; Ines Freeman, (707) 485-7203; Natalie Daugherty, (707) 485-8857; or Lois Barth, (707) 459-5334.

Lake County Subchapter
Meets on the second Monday of February, April, August and October. The chapter and subchapter hold combined meetings in June and December.

Meeting: Monday, April 11, noon. **Where:** Running Creek Casino, 635 Highway 20 East, Upper Lake. **For more information,** call Suzanne Schutz at 707-279-9076 or Joan Hume at (707) 279-4811.

CHAPTER 20 SAN FERNANDO VALLEY AND LOS ANGELES AREA

President: Sharon Stoltzman (424) 228-2820 or chapter20bears@gmail.com; **Vice President:** Steve Cohen, (818) 788-1450, easekidz@aol.com; **Secretary:** Jan Christiansen, (562) 413-0627, jechristi@earthlink.net; **Treasurer:** Marie Cora Okumura, (818) 359-7625 or mcokumura@yahoo.com; **Chapter Membership Chair:** Geraldine Salvani
Meets on the third Wednesday of each month, except in July and August

Meeting: Wednesday, March 16, 9 a.m.; meeting starts at 9:30 a.m. **Where:** Sizzler, 7131 Van Nuys Blvd., Van Nuys. **Program:** Ellen Gross from the City of Los Angeles Department of Aging, will speak on services available to seniors. **Cost:** Members \$4 per person. First time members are free. For additional information, please contact any chapter officer at the above numbers.

CHAPTER 21 SONOMA, MARIN, NAPA AND SOLANO COUNTIES

President: Donald Lehnhoff, (707) 795-9405; **Vice President:** Ron Franklin, (707) 992-0664

Meets quarterly on the third Tuesday of the month, beginning in January

Meeting: Tuesday, Apr. 19, 11:30 a.m. **Where:** Quail Inn at Oakmont Golf Course, 7025 Oakmont Drive, Santa Rosa. **Program:** CHP Public Information Officer Jon Sloat will be speaking. **Menu:** Baked Snapper, Lemon & Rosemary Chicken or Vegetable Wellington with tomato aioli. **Cost:** \$5 for member and \$10 for one guest. **Reservations are required:** By April 9, send checks payable to CSR Chapter 21, P.O. Box 725, Cotati, CA 94931. Please be aware the deadline is firm. **For more information** call Don Lehnhoff at (707) 795-9405.

CHAPTER 23 SAN JOSE AREA

President: Barbara (Bobbi) Estrada, (408) 373-4220 or bobbiestrada898@yahoo.com; **Vice President:** Maria Aguilar, (408) 706-0366 or md12aguilar@yahoo.com; **Secretary:** Denise Johnson, (408) 460-1748 or dpadres7919@gmail.com; **Treasurer:** Essie Sukkar, (510) 566-3999 or esukkar@hotmail.com.

Meets in April, June, September and December, unless otherwise announced

Meeting: Wednesday, April 20, 10:30 a.m. **Where:** Denny's Restaurant, 1140 Hillsdale Ave. San Jose. **Cost:** \$5. **Program:** Latest updates on pensions, health benefits and political action will be provided. Reservations required: Contact Maria Aguilar, VP at md12aguilar@yahoo.com or by phone at (408) 706-0366 or Bobbi Estrada, President at bobbiestrada898@yahoo.com or by phone at (408) 373-4220.

CHAPTER 26 BAKERSFIELD/KERN COUNTY

President: Al Fillon, (661) 619-6181; **Vice President:** Henry Mendoza, (661) 725-8604; **Secretary:** Sue Kimbrel, (661) 589-2026; **Treasurer:** Regina Vaughn, (661) 832-6348; **Chapter**

Health Benefits Chairperson: Rachel Mendoza, (661) 319-5943.

Meets on the third Thursday of each month, unless otherwise announced

Meeting: Thursday, Mar. 17, 11 a.m. **Where:** Lorene's Ranch House, 6401 Ming Ave., Bakersfield, CA, 93309 (661) 831-9250. **Program:** TBA. **Cost:** Lunch for first time guests free. **For more information:** Call any of the officers listed above.

CHAPTER 31 VENTURA/SANTA BARBARA

President: V. Raylene Laverentz, (805) 986-1854 or (805) 551-2278; **Vice President and Program Coordinator:** Barbara Driscoll, (805) 487-4619; **Secretary:** Irene Fisher-Clifton, (805) 984-1579.

Meets in March, June, September and December, unless otherwise announced

Meeting: Tuesday, March 15, 11:30 a.m. **Where:** Marie Callender's 1295 S Victoria Ave, Ventura. **Program:** Jeanette Jauregui from the offices of the Ventura County Area Agency on Aging will speak. **Menu:** Choice of Pot Roast or Grilled Salmon.

CHAPTER 34 ORANGE COUNTY- SANTA ANA

President: Jenny Hayden, (714) 743-8423; **Vice President:** Lloyd S. Duronslet, (714) 812-1126; **Secretary:** Joe Whaling, (714) 349-5393; **Treasurer:** Jay Jimenez, (714) 926-6409; **Legislative Representative:** Anne J. Spiegel, (714) 846-5150; **Membership Chair:** Jack Vander Bruggen, (949) 857-0955.

Meets on the second Wednesday of every month, unless otherwise noted

Meeting: Wednesday, March 9, 10 a.m. **Where:** Santa Ana Elks Lodge, 212 Elks Lane, Santa Ana (across from the Santa Ana Zoo - Exit I-5 at Fourth and First streets, continuing south across First Street.) **Menu:** Lunch will be provided. **Program:** TBA. **Cost:** Members are free. **For more information:** Call any chapter officer listed above.

CHAPTER 35 SO. CENTRAL VALLEY PORTERVILLE AREA

President: Lou Flores, (559) 362-0689; **Vice President:** Mary McCaig, (559) 359-6069; **Secretary:** Carol Wood-Gilham, (559) 562-3808; **Treasurer:** Larry Long, (559) 781-8761.

Meets on the second Thursday of every month, unless otherwise announced

Meeting: Thursday, March 10, 11 a.m. **Where:** Santa Fe Depot/Senior Center, 280 N. Fourth St., Porterville. **Program:** TBA.

Meeting: Thursday, April 14, 11 a.m. **Where:** El Nuevo Restaurant, 640 N. Prospect, Porterville. **Program:** TBA.

CHAPTER 36 MONTEREY BAY AREA

President: Susanne Paradis, (916) 919-4091; **Vice President:** Susan Sisson, (831) 443-1765; **Secretary/Treasurer:** Marilyn Hamilton (831) 809-2721.

Meets on the second Wednesday of January, May, September and November, unless otherwise announced

Meeting: TBA.

CHAPTER 165 SACRAMENTO

President: Beverley Greening, (916)383-3361; **Vice President:** David Phillips, (775) 790-5636; **Secretary:** Gail Fasciola, (916) 386-1553; **Treasurer:** Eleanor Poole, (916) 753-4821.

Meets on the first Wednesday of even months, with some exceptions

Meeting: Wednesday, April 6, 11:30 a.m. **Where:** Canton Chinese Buffet, 1000 Howe Ave., (Corner of Howe & Enterprise), Sacramento. **Guest Speaker:** Ken Cooley, Assembly District 8. **Cost:** \$4 for members; \$10 for non-members.

Meeting: Wednesday, June 1, 11:30 a.m. **Where:** Canton Chinese Buffet, 1000 Howe Ave., (Corner of Howe & Enterprise), Sacramento. **Program:** TBA. **Cost:** \$4 for members; \$10 for non-members.

Washington State Contact Person: Dan Reibson, (360) 887-3123.

Medford, Oregon Subchapter
Meets on the third Thursday of even months

Meeting: Thursday, April 21, noon. **Where:** Elmer's Restaurant, 2000 Biddle Road, Medford, OR. **Reservations:** Please contact Bruce Eliason, membership chair, at (541) 779-2912 or Geanie Hixon, subchapter vice president, at (541) 646-0925.

Meeting: Thursday, June 16, noon. **Where:** Elmer's Restaurant, 2000 Biddle Road, Medford, OR. **Reservations:** Please contact Bruce Eliason, membership chair, at (541) 779-2912 or Geanie Hixon, subchapter vice president, at (541) 646-0925.

ANSWERS from page 10

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Chapter Meeting Notices are compiled by Theresa Michael, CSR's administrative technician. She can be reached at tmichael@californiastateretirees.org

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Bankruptcy? The real status of Social Security

Social Security is an important component of financial security in retirement for millions of Americans, but many worry that it is on a path to bankruptcy.

Matthew Frankel, who writes for “The Motley Fool,” column in *Time* magazine, recently asked the question: Is Social Security going broke?

“The short answer is, not yet,” he wrote. “For 2015, the two vital stats are that the Social Security trust funds are expected to take in \$913.9 billion, and pay out \$904.7 billion. The program is still taking in more than it’s paying out, and is expected to do so for the next few years.

“The trust funds will experience a cash-flow deficit beginning in 2019, meaning that they will pay out more than they bring in. The trust funds will run out of money entirely in 2034,” Frankel said.

After the funds run out, money flowing into the program will be enough to cover approximately three-quarters of promised benefits. Benefit reductions will be necessary unless Congress makes changes to ensure the program’s solvency. However, it’s important to note that Social Security benefits are in no danger whatsoever of disappearing completely, Frankel said.

According to the 2015 Social Security and Medicare



Trustees’ Report:

- As of the latest available data, 39.5 million retired Americans are receiving Social Security benefits, and 64 percent of these people rely on Social Security for more than half of their incomes in retirement. This is a total of more than 25 million people who depend on Social Security for the majority of their post-retirement incomes.

- Even for those who have other significant sources of retirement income, Social Security is an important part of retirement financial planning for most people. The average Social Security retirement benefit is \$1,335 per month, and it’s one of the only retirement savings vehicles that are not vulnerable to inflation.

Most Americans agree that Social Security is

important. According to a survey by the National Academy of Social Insurance (NASI):

- 89% of Americans agree that SS benefits are more important than ever.

- 84% believe we should consider increasing future SS benefits.

- 82% believe it’s critical to preserve SS for future generations, even if it means higher taxes.

How can Social Security be fixed?

There are a number of actions that can be taken to fix the cash-flow problem before it starts, Frankel said. “The possibilities include increasing Social Security taxes, raising the normal retirement age, changing the Social Security wage cap, reducing benefits, changing the cost-of-living calculation and increasing the number of years benefits are based on.”

Although none of these options would solve 100 percent of the problem, Frankel said the most likely fix will come in the form of a combination of these options.

“Americans are pretty clear on their opinions that Social Security is worth saving, and I expect Congress to step in and ensure the continued solvency of the system, just as they have done in the past,” Frankel said.

Ask your friends if they are members yet – Use this application to sign them up!



Membership Application • California State Retirees

Chapter # _____

(please print) Last Name, _____ First Name _____ M.I. _____ Social Security # _____

Number and Street _____ City _____ State _____ Zip Code _____

Retirement Date _____ Home Phone _____ E-mail _____

Recruiter’s Name _____

State Agency you Retired From _____

Type of membership (check one)

- RETIRED MEMBERSHIP.....• Available to state retirees only. See Dues Table.
- BENEFICIARY MEMBERSHIP• Available only to beneficiaries of deceased CSEA employed or retired members. Dues are \$1.00 per month. Decedent Social Security No. _____
- ASSOCIATE MEMBERSHIP.....• Available only to persons not eligible for Retired or Beneficiary membership. Dues are \$12.00 per year (payable annually).

I hereby apply for membership in California State Retirees, an affiliate of the California State Employees Association, and I authorize CSR to withhold dues from my monthly PERS allowance. I understand my membership rights are set forth in the CSR and CSEA bylaws, policies and procedures. As a member of CSR, I agree to abide by the CSR bylaws, policies and procedures.

DUES TABLE FOR RETIRED MEMBERS

Monthly Basic PERS Monthly allowance (check one) Dues

- \$ 0 - \$ 399\$1.00
- \$ 400 - \$ 799\$2.25
- \$ 800 - \$1,199\$3.25
- \$1,200 - \$1,599\$5.00
- \$1,600 - \$1,899\$6.50
- \$1,900 - \$2,299\$8.00
- \$2,300 - \$2,699\$8.50
- \$2,700 - \$3,099\$9.00
- \$3,100 - \$3,499\$9.50
- \$3,500 - \$3,999\$10.00
- \$4,000+\$12.00

Signature _____ Date _____

RET form 001 (Rev. 01/15)

Send your completed application to: California State Retirees, 1108 O Street, Suite 300, Sacramento, CA 95814 • (888) 808-7197